

DOCKET NO: 3350-106D
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CLIENT REF: Kight + Ebill-D

CLAIMS

I/we claim:

- 1 1. A method of activating billers for subscribers for electronic presentment of bills
2 and for electronic payments, comprising:
3 receiving (i) first biller information identifying a first of a plurality of billers and first
4 subscriber information which the first biller associates with a first subscriber, and (ii)
5 second biller information identifying a second of the plurality of billers and second
6 subscriber information which the second biller associates with a second subscriber;
7 transmitting, to the first biller identified in the received first biller information, a
8 request for verification of validity of the received first subscriber information;
9 receiving, from the first biller, the verification of the validity of the first subscriber
10 information responsive to the transmitted verification request; and
11 activating (i) the first subscriber for electronic presentment of bills of the first biller,
12 based on the received verification of validity, and (ii) the second subscriber for only
13 electronic payment of bills of the second biller without verification of validity of the received
14 second subscriber information.
- 1 2. A method according to claim 1, further comprising:
2 receiving payment information which a financial institution associates with a
3 payment account of the second subscriber; and
4 the second subscriber is activated for electronic payment of bills of the second biller,
5 based on the received payment information.

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1 3. A method according to claim 2, wherein:
2 the second subscriber information and the payment information are received
3 concurrently.

1 4. A method according to claim 1, wherein:
2 the first subscriber information includes a first biller account number which the first
3 biller associates with the first subscriber; and
4 the second subscriber information includes a second biller account number which
5 the second biller associates with the second subscriber.

1 5. A method according to claim 1, further comprising:
2 transmitting, to the first subscriber and to the second subscriber, a list identifying
3 multiple of the plurality of billers;
4 wherein the first biller is a first of the multiple billers, and the second biller is not one
5 of the multiple billers;
6 wherein the received first biller information is indicative of a selection of the first
7 biller from the identified multiple billers in the transmitted list, and the received second biller
8 information is typed information entered by the second subscriber.

1 6. A method according to claim 1, further comprising:
2 receiving, from the first subscriber, a request to be activated for only electronic
3 presentment of bills; and
4 transmitting, to the first subscriber, a list identifying multiple of the plurality of billers

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5 having bills available for electronic presentment in response to the request;
6 wherein the first biller is a first of the identified multiple billers in the transmitted list;
7 wherein the received first biller information is indicative of a selection of the first
8 biller from the identified multiple billers in the transmitted list.

1 7. A method according to claim 1, further comprising:

2 receiving, from the first subscriber, a first request to be activated for electronic
3 payment of bills;

4 transmitting, to the first subscriber, a first list identifying multiple of the plurality of
5 billers, including the first biller and not the second biller, having bills available for electronic
6 presentment, in response to the first activation request, wherein the received first biller
7 information is indicative of a selection of the first biller from the identified multiple billers in
8 the transmitted first list;

9 receiving, from the first subscriber, first payment information that a first financial
10 institution associates with a payment account of the first subscriber; and

11 activating the first subscriber for electronic payment of bills of the first biller, based
12 on the received first payment information.

1 8. A method according to claim 7, further comprising:

2 receiving, from the second subscriber, a second request to be activated for
3 electronic payment of bills;

4 transmitting, to the second subscriber, a second list identifying multiple of the
5 plurality of billers, including the first biller and the second biller, some of which have and

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6 some of which do not have bills available for electronic presentment, in response to the
7 second activation request; and

8 receiving, from the second subscriber, second payment information which a second
9 financial institution associates with a payment account of the second subscriber;

10 wherein the received second biller information is indicative of a selection of the
11 second biller from the identified multiple billers in the transmitted second list;

12 wherein the second subscriber is activated for only electronic payment of bills of the
13 second biller based also on the received second payment information.

1 9. A system for activating billers for subscribers for electronic presentment of bills and for
2 electronic payments, comprising:

3 a processor configured to receive (i) first biller information identifying a first of a plurality
4 of billers and first subscriber information that the first biller associates with a first
5 subscriber, and (ii) second biller information identifying a second of the plurality of billers
6 and second subscriber information that the second biller associates with a second
7 subscriber; and

8 a memory configured to store the received first and the received second biller
9 information and the received first and the received second subscriber information;

10 wherein the processor is further configured (i) to direct, to the first biller identified in the
11 received first biller information, a request for verification of validity of the received first
12 subscriber information, (ii) to receive, from the first biller, the verification of validity of the
13 received first subscriber information responsive to the directed verification request, (iii) to
14 activate the first subscriber for electronic presentment of bills of the first biller, based on the

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15 received verification of validity, and (2) to activate the second subscriber for only electronic
16 payment of the second biller without a verification of validity of the received second
17 subscriber information.

1 10. A system according to claim 9, wherein:

2 the processor is further configured (i) to receive payment information that a financial
3 institution associates with a payment account of the second subscriber and (ii) to activate
4 the second subscriber for only the electronic payment of bills of the second biller, based
5 also on the received payment information; and

6 the memory is further configured to store the received payment information.

1 11. A system according to claim 10, wherein:

2 the processor is further configured to receive the second subscriber information and
3 the payment information concurrently.

1 12. A system according to claim 9, wherein:

2 the first subscriber information includes a first biller account number which the first
3 biller associates with the first subscriber; and

4 the second subscriber information includes a second biller account number which
5 the second biller associates with the second subscriber.

1 13. A system according to claim 9, wherein:

2 the memory is further configured to store a list identifying multiple of the plurality of

3 billers;

4 the first biller is a first of the identified multiple billers, and the second biller is not
5 one of the identified multiple billers;

6 the processor is further configured to direct the list to the first subscriber and to the
7 second subscriber; and

8 the received first biller information is indicative of a selection of the first biller from
9 the identified multiple billers in the directed list, and the received second biller information
10 is indicative of typed information entered by the second subscriber.

1 14. A system according to claim 9, wherein:

2 the memory is further configured to store a list identifying multiple of the plurality of
3 billers having bills available for electronic presentment and the first biller is a first of the
4 identified multiple billers;

5 the processor is further configured to receive, from the first subscriber, a request to
6 be activated for electronic presentment of bills, and to direct the stored list to the first
7 subscriber in response to the activation request; and

8 the received first biller information is indicative of a selection of the first biller from
9 the identified multiple billers in the directed list.

1 15. A system according to claim 9, wherein:

2 the memory is further configured to store a first list identifying multiple of the plurality
3 of billers, including the first biller, having bills available for electronic presentment;

4 the processor is further configured (i) to receive, from the first subscriber, a first

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request to be activated for electronic payment of bills, (ii) to direct, to the first subscriber, the stored first list, in response to the received first activation request (iii) to receive, from the first subscriber, first payment information that a first financial institution associates with a payment account of the first subscriber, and (iv) to activate the first subscriber for the electronic payment of bills of the first biller, based on the received first payment information; and

the received first biller information is indicative of a selection of the first biller from the identified multiple billers in the directed first list.

16. A system according to claim 15, wherein:

the memory is further configured to store a second list of multiple of the plurality of billers not having bills available for electronic payment, and the second biller is one of the identified multiple billers in the stored second list;

the processor is further configured (i) to receive, from the second subscriber, a second request to be activated for electronic payment of bills, (ii) to direct, to the second subscriber, the stored second list in response to the second activation request, and (iii) to receive, from the second subscriber, second payment information which a second financial institution associates with a payment account of the second subscriber;

the received second biller information is indicative of a selection of the second biller from the identified multiple billers in the directed second list; and

the second subscriber is activated for only electronic payment of bills of the second biller based also on the received second payment information.